

United States Bankruptcy Court

District of Arizona

Case No. 4:13-bk-07805-EWH

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JAMES NORTON

3548 S. Harrison Shadow Way
Tucson, AZ 85730

THERESA NORTON

3548 S. Harrison Shadow Way
Tucson, AZ 85730

Social Security / Individual Taxpayer ID No.:

xxx-xx-2409

xxx-xx-3517

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/2/13

Eileen W. Hollowell

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Arizona

In re:
JAMES NORTON
THERESA NORTON
Debtors

Case No. 13-07805-EWH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-4

User: johnsa
Form ID: b18

Page 1 of 2
Total Noticed: 59

Date Rcvd: Oct 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2013.

db/jdb
cr
12251814 +JAMES NORTON, THERESA NORTON, 3548 S. Harrison Shadow Way, Tucson, AZ 85730-2961
12251819 +TOYOTA MOTOR CREDIT CORPORATION, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640
12251820 #+Adt Security Services Inc, 14200 E. Exposition Ave, Aurora, CO 80012-2540
12251831 +Cach, LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3408
12251820 +Cach, LLC, ATTENTION: BANKRUPTCY, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408
12500413 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12251831 +Daniel Brooks, 71 W. Paseo Celestial, Sahuarita, AZ 85629-8230
12251833 +Gaines Investment Trust, 7590 Fay Ave Ste 100, La Jolla, CA 92037-4874
12251836 Ge Money Retail Bank, ATTENTION: BANKRUPTCY, PO Box 960061, Orlando, FL 32896-0061
12251837 +Guglielmo & Associates Pllc, 3040 N. Campbell Ave Ste 100, Tucson, AZ 85719-7317
12251840 +Josh Madonia, 8250 E Golf Links Rd Apt 247, Tucson, AZ 85730-1277
12269753 +Lyna Enterprises, 1560 S. Hettema st, Yuma, AZ 85364-4319
12251844 +Ocwen Loan Servicing, PO Box 24738, West Palm Beach, FL 33416-4738
12251851 Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
12251855 Wells Fargo Bank, Credit Bureau Dispute Resolut, Des Moines, IA 50306
12251860 Wffnb Retail, Csc1 Dispute Team, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

smg
12251813 +EDI: BGEMILLS.COM Oct 02 2013 23:58:00 TUCSON, AZ 85740-6317
12497788 +EDI: AZDEPREV.COM Oct 02 2013 23:58:00 E-mail/Text: mtamsett@adminrecovery.com Oct 03 2013 00:06:02 Admin Recovery LLC,
12298536 +EDI: BECKLEE.COM Oct 02 2013 23:58:00 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
12251816 +EDI: AIS.COM Oct 02 2013 23:58:00 American Express Bank, FSB, c o Becket and Lee LLP,
12251815 +EDI: AMEREXPR.COM Oct 02 2013 23:58:00 American InfoSource LP as agent for, Midland Funding LLC,
12251817 +EDI: BECKLEE.COM Oct 02 2013 23:58:00 PO Box 268941, Oklahoma City, OK 73126-8941
12294091 +EDI: BECKLEE.COM Oct 02 2013 23:58:00 Amex, PO BOX 3001, 16 General Warren Blvd,
12251818 +EDI: AMEREXPR.COM Oct 02 2013 23:58:00 Malvern, PA 19355-1245
12251820 +EDI: ACCE.COM Oct 02 2013 23:58:00 Amex, Po Box 297871,
12251821 +EDI: ATLASACQU.COM Oct 02 2013 23:58:00 Fort Lauderdale, FL 33329-7871
12251822 +EDI: ACCE.COM Oct 02 2013 23:58:00 Asset Acceptance LLC, Po Box 1630,
12251823 +EDI: ATLASACQU.COM Oct 02 2013 23:58:00 Warren, MI 48090-1630
12251824 +EDI: BANKAMER.COM Oct 02 2013 23:58:00 Atlas Acquisitions LLC, 294 Union St.,
12251825 +EDI: STFC.COM Oct 02 2013 23:58:00 Hackensack, NJ 07601-4303
12251826 +EDI: BANKAMER.COM Oct 02 2013 23:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
12251827 +EDI: STFC.COM Oct 02 2013 23:58:00 Cach, LLC, ATTENTION: BANKRUPTCY,
12251828 +EDI: STFC.COM Oct 02 2013 23:58:00 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408
12251829 +EDI: BL-BECKET.COM Oct 02 2013 23:58:00 Cach, LLC, 4340 S Monaco St Unit 2,
12251830 +EDI: CHASE.COM Oct 02 2013 23:58:00 Denver, CO 80237-3408
12251831 +EDI: CITICORP.COM Oct 02 2013 23:58:00 Capital One, N.A., c o Becket and Lee LLP,
12251832 +EDI: CITICORP.COM Oct 02 2013 23:58:00 POB 3001, Malvern, PA 19355-0701
12251833 +EDI: CHASE.COM Oct 02 2013 23:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
12251834 +EDI: CITICORP.COM Oct 02 2013 23:58:00 Citibank N.a., 701 E 60th Street North,
12251835 +EDI: CITICORP.COM Oct 02 2013 23:58:00 Sioux Falls, SD 57104-0493
12251836 +EDI: CITICORP.COM Oct 02 2013 23:58:00 Citibank N.a., ATTN: BANKRUPTCY,
12251837 +EDI: CITICORP.COM Oct 02 2013 23:58:00 701 E 60th Street North, Sioux Falls, SD 57104-0493
12251838 +EDI: CITICORP.COM Oct 02 2013 23:58:00 Citibank South Dakota N.a.,
12251839 +EDI: CITICORP.COM Oct 02 2013 23:58:00 701 E. 60th Street North, Sioux Falls, SD 57104-0493
12251840 +EDI: WFNNB.COM Oct 02 2013 23:58:00 Comenity Bank/dressbrn, ATTENTION: BANKRUPTCY,
12251841 +EDI: WFNNB.COM Oct 02 2013 23:58:00 P.O. Box 182686, Columbus, OH 43218-2686
12251842 +EDI: WFNNB.COM Oct 02 2013 23:58:00 Comenity Bank/dressbrn, Po Box 182789,
12251843 +EDI: WFNNB.COM Oct 02 2013 23:58:00 Columbus, OH 43218-2789
12251844 +EDI: WFNNB.COM Oct 02 2013 23:58:00 Comenity Bank/nwyrk And Co, ATTENTION: BANKRUPTCY,
12251845 +EDI: WFNNB.COM Oct 02 2013 23:58:00 P.O. Box 182686, Columbus, OH 43218-2686
12251846 +EDI: WFNNB.COM Oct 02 2013 23:58:00 Comenity Bank/nwyrk And Co, Po Box 182122,
12251847 +EDI: RCSFNBMARIN.COM Oct 02 2013 23:58:00 Columbus, OH 43218-2122
12251848 +EDI: RCSFNBMARIN.COM Oct 02 2013 23:58:00 Credit One Bank, PO Box 98873,
12251849 +EDI: RCSFNBMARIN.COM Oct 02 2013 23:58:00 Las Vegas, NV 89193-8873
12251850 +EDI: RCSFNBMARIN.COM Oct 02 2013 23:58:00 Credit One Bank N.a., PO Box 98873,
12251851 +EDI: TSYS2.COM Oct 02 2013 23:58:00 Las Vegas, NV 89193-8873
12251852 +EDI: RMSC.COM Oct 02 2013 23:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
12251853 +EDI: RMSC.COM Oct 02 2013 23:58:00 Ge Capital Retail Bank, ATTN: BANKRUPTCY,
12251854 +EDI: RMSC.COM Oct 02 2013 23:58:00 PO Box 960061, Orlando, FL 32896-0061
12251855 +EDI: RMSC.COM Oct 02 2013 23:58:00 Ge Capital Retail Bank, PO Box 960061,
12251856 +EDI: RMSC.COM Oct 02 2013 23:58:00 Orlando, FL 32896-0061
12251857 E-mail/Text: bk@hughesfcu.org Oct 03 2013 00:06:03 Hughes Fed Cr Un, PO Box 11900,
12251858 Tucson, AZ 85734-1900
12251859 +EDI: IRS.COM Oct 02 2013 23:58:00 Internal Revenue Service, PO Box 21126,
12251860 Philadelphia, PA 19914
12251861 +EDI: CBSKOHLS.COM Oct 02 2013 23:58:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12251842 +EDI: RESURGENT.COM Oct 02 2013 23:58:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281

12251843 +EDI: MID8.COM Oct 02 2013 23:58:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255

12251846 +EDI: PRA.COM Oct 02 2013 23:58:00 Portfolio Recvry And Affil, ATTN: BANKRUPTCY,
Po Box 41067, Norfolk, VA 23541-1067

12251845 +EDI: PRA.COM Oct 02 2013 23:58:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4962

12296458 EDI: Q3G.COM Oct 02 2013 23:58:00 Quantum3 Group LLC as agent for,
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

12296457 EDI: Q3G.COM Oct 02 2013 23:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

12251848 +EDI: SEARS.COM Oct 02 2013 23:58:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

12251847 +EDI: SEARS.COM Oct 02 2013 23:58:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

12289939 +E-mail/Text: bncmail@w-legal.com Oct 03 2013 00:05:27 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

12251853 EDI: TFSR.COM Oct 02 2013 23:58:00 Toyota Motor Credit Co, TOYOTA FINANCIAL SERVICES,
Po Box 8026, Cedar Rapids, IA 52408

12251849 +EDI: WTRRN BANK.COM Oct 02 2013 23:58:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673

12251850 +EDI: TFSR.COM Oct 02 2013 23:58:00 Toyota Motor Credit, 10040 N. 25th Ave Suite 200,
Phoenix, AZ 85021-1648

12251854 EDI: USBANKARS.COM Oct 02 2013 23:58:00 Us Bank, 80 S. 8th Street., Ste 224,
Minneapolis, MN 55402

12251856 +EDI: WFFC.COM Oct 02 2013 23:58:00 Wells Fargo Bank, 1 HOME CAMPUS, 3rd Floor,
Des Moines, IA 50328-0001

12251857 EDI: WFFC.COM Oct 02 2013 23:58:00 Wells Fargo Credit Card, PO BOX 30086,
Los Angeles, CA 90030-0086

12251858 +EDI: WFFC.COM Oct 02 2013 23:58:00 Wells Fargo Hm Mortgag, Po Box 10335,
Des Moines, IA 50306-0335

12251859 +EDI: WFFC.COM Oct 02 2013 23:58:00 Wellsfargo, 420 Montgomery St,
San Fransisco, CA 94104-1298

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

12500414* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12251852* +Toyota Motor Credit Co, 10040 N 25th Ave Ste 200, Phoenix, AZ 85021-1648

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2013 at the address(es) listed below:

GAYLE ESKAY MILLS gaylemills@earthlink.net, AZ28@ecfcbis.com
STEPHEN MARK TREZZA on behalf of Debtor JAMES NORTON trezzaecfnofices@gmail.com
STEPHEN MARK TREZZA on behalf of Joint Debtor THERESA NORTON trezzaecfnofices@gmail.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4